

United States Bankruptcy Court
District of MarylandIn re:
Kristin Joy Fox
DebtorCase No. 24-14285-DER
Chapter 7**CERTIFICATE OF NOTICE**District/off: 0416-1
Date Rcvd: May 21, 2024User: admin
Form ID: definmgtPage 1 of 1
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2024:

Recip ID	Recipient Name and Address
db	+ Kristin Joy Fox, 9325 Owings Choice Court, Owings Mills, MD 21117-6345
aty	+ Eric Nwaubani, Law Group International, 1629 K Street NW #300, Washington, DC 20006-1631

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS**The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.**

NONE

NOTICE CERTIFICATION**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 23, 2024

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING****The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2024 at the address(es) listed below:**

Name	Email Address
Eric Nwaubani	ENwaubani391@gmail.com
Patricia B. Jefferson	bktrustee@milesstockbridge.com MD68@ecfbis.com

TOTAL: 2

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
at Baltimore**

In re: Case No.: **24-14285 – DER** Chapter: **7**

Kristin Joy Fox
Debtor

**NOTICE OF REQUIREMENT TO FILE THE
CERTIFICATION ABOUT A FINANCIAL MANAGEMENT COURSE
(Official Form 423)**

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in Personal Financial Management and file the Certification About a Financial Management Course(Official Form 423) by **8/26/24** unless an approved provider has notified the Court that a debtor has completed the course.

The Certification About a Financial Management Course(Official Form 423) is a statement by an individual debtor or joint debtors certifying that they have completed an instructional course in personal financial management from an approved personal financial management provider. It is required to be filed pursuant to Federal Rules of Bankruptcy Procedures, Rule 1007(b)(7). The Financial Management Course is obtained after the bankruptcy petition is filed.

If the debtor does not file the Certification About a Financial Management Course(Official Form 423) by the due date stated on this notice or the Court has not been notified by an approved provider that the debtor has completed the course, **the case will be closed without a discharge**. The debtor will have to file a motion to reopen the case to allow for the filing of the certificate of completion of a course in Personal Financial Management. The debtor must pay the full filing fee for such motion.

Information on the Personal Financial Management Course can be found on the U.S. Trustee Program web site:
http://www.usdoj.gov/ust/eo/bapcpa/ccde/de_approved.htm

Please note, the Personal Financial Management Course Certificate should not be confused with the Certificate of Credit Counseling which should be filed with the petition. The Certification About a Financial Management Course(Official Form 423) is a separate filing requirement.

Dated: 5/21/24

Mark A. Neal, Clerk of Court
by Deputy Clerk, Yvette Oliver
Team Phone: 410-962-0795